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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: **FRANK M. SEXTON et al.**

Serial No.: 09/775,273

Filed: February 1, 2001

Title: METHOD AND SYSTEM FOR  
DISPROPORTIONAL ALLOCATION OF  
MULTI-RISK INSURANCE POLICY

Art Unit: 3626

Examiner: Porter, Rachel L.

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

) Confirmation No. 7225

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) Atty. Docket No. 000000-000-105

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I hereby certify that this correspondence is  
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on

June 9 2004  
Jacqueline Powell

**INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

Applicants submit herewith patents of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56. However, submitting this information is not intended to constitute an admission that any patent, publication or other information referred to herein either is "material" pursuant to 37 CFR 1.56 or is "prior art" for this invention.

In accordance with 37 CFR 1.97(g), (h), the filing of the Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(b) exists.

A list of patent(s) and/or publications is set forth on the attached Form PTOL-1449.

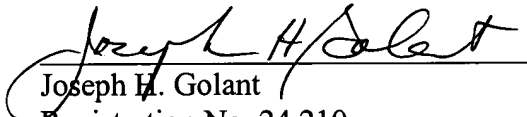
Copies of all available patents are supplied herewith for the Examiner's convenience.

It is respectfully submitted that the present invention is deemed patentable over the cited references, whether taken singly or in combination. Applicants are submitting these references for consideration by the Examiner and for purposes of entering these citations in the official file in order to comply with their duty of candor.

If a fee is due, the Patent Office is authorized to debit our deposit account number 10-1202.

Respectfully submitted,

Date: 6/9/04

  
Joseph H. Golant  
Registration No. 24,210  
JONES DAY  
77 West Wacker Drive  
Chicago, Illinois 60601-1692  
(312) 782-3939

FORM PTO-1449  
(Rev. 2-32)U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

ATTY DOCKET NO.

000000-000-105

APPLICATION SERIAL

NO.  
09/775,273INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT: **SEXTON et al.**

FILING DATE: 2/01/2001

GROUP: 3626

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER							DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
		5	7	5	2	2	3	6	05/12/1998	Sexton et al.			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCL ASS	TRANSLATION	
														NO

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**


EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])